

Surveillance Referral Checklist

A practical pre-referral checklist for claims and SIU professionals. Use it to define the investigative objective before field activity is authorized.

Use surveillance to answer a question - not simply because a claim feels suspicious.

1. Define the question first

☐**Specific investigative objective**

Write the factual question surveillance is intended to help answer.

☐**Claim decision connected to the objective**

Identify what decision may be informed by the resulting observations.

☐**Observable behavior identified**

Define what activity would be relevant and why; avoid vague objectives such as "see what happens."

☐**Known limitation or representation documented**

Compare activity only to documented representations, restrictions, or material claim issues.

2. Confirm the referral is operationally ready

☐**Current address or reliable location developed**

Avoid using field time to solve an address problem that can be developed through research first.

☐**Useful timing information available**

Appointments, work patterns, recurring errands, transportation, or other lawful timing indicators can improve efficiency.

☐**Vehicle / identifying information reasonably current**

Provide lawful, non-speculative identifiers that help the field investigator recognize the correct subject.

☐**Known scheduling constraints provided**

Flag hearings, QMEs/IMEs, return-to-work dates, travel, or other events that may affect timing.

3. Ask whether another investigative step should come first

☐**Background / public-record research considered**

Useful when identity, addresses, employment, businesses, or affiliations need to be developed.

☐**Social media / open-source research considered**

Useful when public activity indicators may help clarify timing, interests, events, or leads.

☐**Advanced pattern-of-life research considered**

Useful when recurring locations, relationships, activity patterns, or likely observation points are unclear.

☐**AOE/COE or witness development considered**

When compensability facts are unresolved, interviews and records may be more valuable than surveillance.

4. Quality check before authorization

☐**Objective can be stated in one sentence**

If the purpose cannot be explained simply, the referral likely needs more development.

☐**No predetermined conclusion**

The assignment should seek objective information, including information that does not support the original concern.

☐**Scope is proportionate**

Duration and timing should match the investigative question and available leads.

☐**Legal / policy requirements addressed**

Follow applicable law, carrier policy, client authority, and jurisdiction-specific restrictions.

Referral objective:

Primary investigative question:

Best next step if surveillance is not yet ready:

Professional-use note. This worksheet is educational decision support, not legal advice, a fraud determination, or a substitute for carrier procedures, jurisdictional requirements, or professional judgment. Do not include unnecessary PII when using or sharing this worksheet.